

for your **Benefit**



Department of Health and Family Services
Division of Health Care Financing

A newsletter for HIRSP members

Summer 2004

Preventing resistant bacteria: using antibiotics wisely

Antibiotics are among the most powerful and important medicines ever discovered. When used properly, they can save lives. But when they are used improperly, they can actually do harm. This article will explore why it is important to use these potent drugs carefully.

Bacteria vs. Viruses

Antibiotics do not cure all illnesses. There are basically two kinds of germs that cause most infections: bacteria and viruses. Antibiotics are used to treat certain infections caused by bacteria, such as strep throat or urinary infections. Common infections caused by viruses, such as coughs, colds, and the flu, are not treated with antibiotics, as antibiotics cannot kill viruses.

Resistant Bacteria

There's a good reason why an antibiotic should not be used to treat a viral infection. Whenever an antibiotic is taken, some (but not all) of the bacteria in the body are killed. The bacteria that are not killed may become resistant — meaning that these germs adapt in such a way that our usual antibiotics do not affect them.

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Resistant bacteria are becoming a huge problem for doctors, as they can be almost impossible to kill. They can be spread to others in the family or in the community and can cause some of our once-powerful antibiotics to become almost useless.

Protecting Yourself

What can you do to protect yourself and your family from dangerous resistant bacteria? The following are tips from the experts:

- Remember that antibiotics are worthless for viral infections. You will not recover from cold or flu

symptoms any sooner with an antibiotic, so do not ask your doctor for an antibiotic if you have a viral illness.



- Make sure you are up-to-date on all recommended vaccinations, including the influenza vaccine.
- Use common sense to prevent spreading infections to others. For example:
 - ◆ Wash your hands frequently with soap, especially when you are sick.
 - ◆ Cover your mouth with a tissue when you sneeze or cough, then promptly dispose of the tissue. If you do not have a tissue handy, sneeze or cough into your elbow.
 - ◆ Avoid excessive contact with others who are ill.
 - ◆ Avoid sharing drinks and utensils.
- Your body has a natural ability to fight off most viruses. Keep yourself healthy by getting enough rest, eating a well-balanced and

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Four new board members appointed

HIRSP Board Chairman Mark Moody recently announced the appointment of four new members to the HIRSP Board of Governors. The following are brief biographies of these new board appointees.

Joe Kachelski

Vice President,
WHA Information Center

Mr. Kachelski joined the Wisconsin Hospital Association (WHA) in September 2003 as the Vice President of its Information Center. Prior to his appointment to WHA, he served as the Deputy Director of the Wisconsin Association of Health Plans for three years; as the Director of Strategic Planning, Communications and Compliance for Physicians Plus Insurance for seven years; and in Government Relations at Wisconsin Physician Service Health Insurance for six years. Mr. Kachelski received his Bachelor of Arts degree in Communication Arts from the University of Wisconsin-Madison in 1984. He lives in Verona with his wife and two sons.

Paul Nannis

Vice President, Government,
Community, and Public Relations,
Aurora Health Care

Mr. Nannis has served as the vice president of Government, Community, and Public Relations for Aurora Health Care since April 2002. Prior to this position, he served as the director of the Office of Planning, Evaluation, and Legislation for the Health Resources and Services Administration (HRSA), an agency within the U.S.

Department of Health and Human Services. Mr. Nannis was Health Commissioner of the city of Milwaukee for ten years. Mr. Nannis also serves as a member on the School of Social Welfare Advisory Board as well as a member of the University of Wisconsin-Milwaukee Board of Visitors. Mr. Nannis received his Bachelor of Arts degree from Marietta College in 1971 and his Master of Social Work degree from the University of Wisconsin-Milwaukee in 1976.

Toni Burton

WisLoan Tele/Work Assistant,
IndependenceFirst

Ms. Burton is currently serving at IndependenceFirst in Milwaukee as a WisLoan Tele/Work Assistant. Prior to this position, she served as a program assistant in the Independent Living Skills Department. Ms. Burton also served in the United States Navy as a Heavy Construction Seabee.

The HIRSP Board of Governors, which is chaired by the Secretary of the Department of Health and Family Services (DHFS) or the Secretary's designee, consists of 13 individuals, ranging from provider health care representatives to public members.

During her enlistment, she traveled to Florida, California, Mississippi, and Okinawa, Japan. Ms. Burton has studied Business Administration, Public Relations, Communications,

Human Services, and Criminal Justice Administration at various colleges.

Michele Bachhuber, MD

Internal Medicine Specialist,
Marshfield Clinic

Dr. Bachhuber currently serves as an internal medicine specialist at the Marshfield Clinic, as the medical director of the Preoperative and Health Screening Center at Marshfield Clinic, and as the medical director of Government Services for Security Health Plan. She has been actively involved with the Wisconsin Medical Society for the past 12 years, where she has served as the chair for the Council of the Health of the Public and currently serves on the board of directors and chairs a task force on obesity. Dr. Bachhuber received her Doctor of Medicine degree at the University of Wisconsin-Madison Medical School and completed her residency in internal medicine at St. Joseph's Hospital/Marshfield Clinic.

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The Board is responsible for approving the program budget prepared by the DHFS, approving administrative contracts, overseeing performance standards for the plan administrator, collecting assessments from insurers, advising the DHFS on choice of coverage, and other duties outlined in state law. ■

HIRSP



Questions and Answers

A regular column of frequently asked questions about HIRSP

This column answers questions policyholders frequently ask HIRSP Customer Service representatives.

Q: Why didn't I receive an Explanation of Benefits (EOB) this month?

A: You will only receive an EOB for months in which HIRSP processed a claim for you.

Q: What happens if I do not pay my premium by the due date?

A: Your premium is due on the 20th of the month in which you receive your premium notice. If your premium is not received by the premium due date, you have 30 days from that date to pay your premium, after which time you will receive notice that your policy will be cancelled.

Q: Are prescription drugs applied towards my medical deductible?

A: Prescription drugs are not applied towards your medical deductible; they have a separate coinsurance. Prior to meeting your annual coinsurance maximum, you will pay a coinsurance of 20 percent of the prescription's cost to a maximum of \$25.00 per prescription. Prescription drugs are

applied towards your policy's lifetime maximum benefit.

Q: I've moved. How do I inform HIRSP of my new address?

A: Submit all address changes in writing to: HIRSP, 6406 Bridge Road, Suite 18, Madison, WI 53784-0018. Please do not call HIRSP Customer Service with address changes; representatives cannot update your address information over the telephone.

Q: How do I know whether my provider is certified by Wisconsin Medicaid?

A: Ask your provider whether he or she is certified by Wisconsin Medicaid or contact HIRSP Customer Service at 1-800-828-4777 or 1-608-221-4551. The Customer Service representative can tell you whether your provider is Wisconsin Medicaid certified. ■

Turning 65 — Where do I go from here?

Policyholders are required to notify HIRSP when they become eligible for Medicare. If you are currently on Plan 1 (Option A or B), switching to Plan 2 is easy and beneficial. Plan 2 is available to HIRSP policyholders who turn 65 years old and become eligible for Medicare or who are under age 65 and qualify for Medicare because of a disability.

Switching to Plan 2 is to your advantage because Plan 2 offers a lower premium and deductible than Plan 1. Simply send your request in writing along with a copy of your Medicare card to:

HIRSP
6406 Bridge Rd Ste 18
Madison WI 53784-0018

After HIRSP receives your written request and a copy of your Medicare card, HIRSP will issue you a new identification card showing the date your Plan 2 coverage becomes effective.

Please note that HIRSP cannot backdate your Plan 2 effective date. For example, if you become eligible for Medicare in March, but do not submit your request to switch plans to HIRSP until August, your earliest effective date would be September 1.

Questions? Contact HIRSP Customer Service at 1-800-828-4777 or 1-608-221-4551. ■

Using antibiotics to your benefit

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nutritious diet, and drinking plenty of fluids.

■ If an antibiotic is prescribed for you, be sure to take it exactly as prescribed. Take the entire course of treatment. Never save any of the prescription for later or share it with others.

Above all, remember that you can avoid bacterial resistance problems if you use antibiotics correctly. Do not expect your doctor to prescribe an antibiotic every time you get sick.

- This article was written by Jim Motz, R.Ph. ■

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For Your Benefit seeks to provide information about the Wisconsin Health Insurance Risk Sharing Plan (HIRSP) for HIRSP members and the public.



For Your Benefit is published by the Wisconsin Department of Health and Family Services, Division of Health Care Financing, and circulated free by request. This newsletter is also published on HIRSP's Web site at dhfs.wisconsin.gov/hirsp/. Other information, forms, notifications, and documents are also available on the HIRSP Web site.

You may write to HIRSP at:
HIRSP
6406 Bridge Rd Ste 18
Madison WI 53784-0018

HIRSP's telephone numbers are:
1-800-828-4777 toll free
1-608-221-4551 in the Madison area

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Check us out on the Web!

The HIRSP Web site is an excellent resource for policyholders and others who want to know more about HIRSP. The site is located at dhfs.wisconsin.gov/hirsp/ and includes:

- The HIRSP Outline of Coverage.
- Copies of current and past *For Your Benefit* newsletters.
- Forms, including: HIRSP Prescription Drug Claim form; Policyholder Medical Claim form; Application for Coverage; Applications for Reduced Premium, Deductible, and Drug Coinsurance; Confidential Information Release Authorization form; and Change Notice form.
- Available rates and plans.
- The Preferred Drug List.
- Contact telephone numbers and addresses.
- HIRSP monthly and annual reports.

In addition to these materials, you will find many more resources on the HIRSP Web site. Visit us today!